

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Nicole M. Koutsouros
 Debtor

Case No. 16-17060-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Violet
Form ID: 309IPage 1 of 2
Total Noticed: 33

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db Nicole M. Koutsouros, 27 Putter Lane, Birdsboro, PA 19508-8401
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13869227 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 13803306 PNC Bank Mortgage Service, P.O. Box 8703, Dayton, OH 45401-8703
 13865149 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13803304 Patelco, P.O. Box 8020, Pleasanton, CA 94588-8601
 13803305 PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
 13803307 +Raymour & Flannigan, 1000 Macarthur BV, Mahwah, NJ 07430-2035
 13846469 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: blackslaw@comcast.net Feb 25 2017 02:11:55 STANTON M. LACKS,
 Lacks & Associates, 3220 Tillman Drive, Suite 114, Bensalem, PA 19020
 smg +E-mail/Text: roberts12@dnb.com Feb 25 2017 02:13:21 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:12:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 25 2017 02:13:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 25 2017 02:13:12 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13803296 +EDI: TSYS2.COM Feb 25 2017 01:43:00 Barclays, 125 S West Street,
 Wilmington, DE 19801-5014
 13868568 EDI: BL-BECKET.COM Feb 25 2017 01:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13803297 +EDI: CHASE.COM Feb 25 2017 01:43:00 Chase/Bank One Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 13803298 EDI: CITICORP.COM Feb 25 2017 01:43:00 Childrens Place/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 13803299 EDI: WFNNB.COM Feb 25 2017 01:43:00 Comenity Bank/New York & Co, P.O. Box 182789,
 Columbus, OH 43218-2789
 13803300 EDI: DISCOVER.COM Feb 25 2017 01:43:00 Discover, PO Box 15316,
 Wilmington, DE 19850-5316
 13807212 EDI: DISCOVER.COM Feb 25 2017 01:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13803301 +E-mail/Text: jmerrill@inspirefcu.org Feb 25 2017 02:14:33 Inspire Federal Credit Union,
 2104 Bath Road, Bristol, PA 19007-2104
 13803302 +EDI: CBSKOHLS.COM Feb 25 2017 01:43:00 Kohls Department Store, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 13803303 EDI: RMSC.COM Feb 25 2017 01:43:00 Lowes/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 13854569 EDI: PRA.COM Feb 25 2017 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13804350 EDI: RECOVERYCORP.COM Feb 25 2017 01:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13803308 EDI: RMSC.COM Feb 25 2017 01:43:00 Syncb/Sams, P.O. Box 965005, Orlando, FL 32896-5005
 13803309 EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCP, P.O. Box 960090,
 Orlando, FL 32896-0090
 13803310 E-mail/Text: BKRMailOps@weltman.com Feb 25 2017 02:13:17 Weltman, Weinberg & Reis,
 P.O. Box 93596, Cleveland, OH 44101-5596

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Violet
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
STANTON M. LACKS on behalf of Debtor Nicole M. Koutsouros blackslaw@comcast.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Nicole M. Koutsouros	Social Security number or ITIN xxx-xx-2947
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	-----	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 10/5/16
Case number: 16-17060-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicole M. Koutsouros	
2. All other names used in the last 8 years		
3. Address	27 Putter Lane Birdsboro, PA 19508-8401	
4. Debtor's attorney Name and address	STANTON M. LACKS Lacks & Associates 3220 Tillman Drive, Suite 114 Bensalem, PA 19020	Contact phone 215-245-8440 Email: blackslaw@comcast.net
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/24/17

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
	March 21, 2017 at 02:00 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/20/17 Filing deadline: 6/19/17 Filing deadline: 4/3/17
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	